

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tonya Martin
 Debtor

Case No. 16-16183-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Dec 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2016.

db +Tonya Martin, 7110 Louise Road, Philadelphia, PA 19138-2029
 13785597 ANESTIPLUS INC, 123 W GERMANTOWN PIKE SUITE 2, EAST NORRITON PA 19401-1382
 13785603 DITECH, PO BOX 6172 RAPID CITY SD 57709-6172
 13785605 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 13785606 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
 13785607 +GREEN TREE SERVICING,LLC., 3000 BAYPORT DRIVE, SUITE 800, TAMPA FL 33607-8417
 13785608 GRIMLEY FINANCIAL, 30 WASHINGTON AVE, SUITE C-6, HADDONFIELD NJ 08033-3341
 13785610 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13785612 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
 13785614 +PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
 13785615 PHYSICIANS REHAB ASSOC PC, PO BOX 820690, PHILADELPHIA 19182-0690
 13785616 PREMIER SURGICAL ORTHOPEDIC ASSOCIATES, 2004 SPROUL ROAD, BROOMALL PA 19008-3511
 13785619 +SUN FEDERAL, 1627 HOLLAND RD, MAUMEE OH 43537-1622
 13785620 +Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Dec 10 2016 01:38:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Dec 10 2016 01:54:04 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 10 2016 01:52:57
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 10 2016 01:53:38 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13785598 EDI: APPLIEDBANK.COM Dec 10 2016 01:38:00 Applied Bank, P.O. Box 17125,
 Wilmington, DE 19850-7125
 13785600 E-mail/Text: bankruptcy@phila.gov Dec 10 2016 01:54:04 City of Philadelphia,
 Bankruptcy Unit, 1401 JFK Boulevard, Fifth Floor, Philadelphia, PA 19102
 13800684 +E-mail/Text: bankruptcy@phila.gov Dec 10 2016 01:54:04
 CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB,
 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1617
 13785599 +E-mail/Text: ecf@ccplaw.com Dec 10 2016 01:52:29 Cibik and Cataldo, P.C.,
 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
 13785601 +E-mail/Text: bankruptcy@phila.gov Dec 10 2016 01:54:04 City Of Philadelphia,
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102-1611
 13785602 +E-mail/Text: bankruptcy@phila.gov Dec 10 2016 01:54:04 City of Philadelphia,
 Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102-1504
 13785604 E-mail/Text: hartsont@einstein.edu Dec 10 2016 01:52:38 EINSTEIN HEALTHCARE NETWORK,
 101 E OLNEY AVE SUITE 301, 3RD FL, PHILADELPHIA PA 19120-2470
 13785609 EDI: IRS.COM Dec 10 2016 01:38:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
 13785611 +EDI: RESURGENT.COM Dec 10 2016 01:38:00 LVNV Funding, PO box 10497,
 Greenville SC 29603-0497
 13785613 E-mail/Text: bankruptcygroup@peco-energy.com Dec 10 2016 01:52:35 Peco Energy,
 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
 13785617 +EDI: SWCR.COM Dec 10 2016 01:38:00 SOUTHWEST CREDIT SYSTEMS, 4120 INTERNATIONAL PARKWAY,
 SUITE 1100, CARROLTON TX 75007-1958
 13785618 EDI: AGFINANCE.COM Dec 10 2016 01:38:00 Springleaf Financial Services, PO Box 3251,
 Evansville, IN 47731

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2016 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
MICHAEL A. CIBIK2 on behalf of Debtor Tonya Martin ecf@ccpclaw.com, igotnotices@ccpclaw.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Tonya Martin	Social Security number or ITIN	xxx-xx-5275
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-16183-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tonya Martin

12/8/16

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.